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Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

**In re:**

**Case No. 09-44877 RN**

**SIGURD LEOPOLD SZERLIP and  
PATRICIA JEAN SZERLIP,**

**Chapter 13**

**Debtors.**

**DECLARATION OF DEBTOR IN  
SUPPORT OF DEBTORS' MOTION TO  
VALUE LIENS**

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I, Sigurd Szerlip, declare:

1. I am one of the debtors in the above-captioned case.

2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.

3. At the time I filed my chapter 13 case, on June 4, 2009, I was the owner of the real property located at 682 30<sup>th</sup> Street, Richmond, CA 94804 (the "property").

4. I am informed and believe that on the date I filed my case, my property was worth approximately \$290,000.00. On May 22, 2009, I had the property appraised by Douglas G. Brown of Appraisal Partners. A copy of the appraisal, which reflects a fair market value of \$290,000.00, is attached hereto as Exhibit A and made a part hereof.

1           5. The property is encumbered by a First Deed of Trust in favor  
2 of First Horizon Home Loans as division of First Tennessee Bank  
3 National Association in the sum of \$433,229.57, as evidenced by its  
4 proof of claim filed on August 19, 2009, a copy of which is attached  
5 as Exhibit B and made a part hereof.

6           6. Wells Fargo Bank, NA is the beneficiary of a Second Deed of  
7 Trust against the property in the principal sum of \$125,000.00, as  
8 evidenced by my Schedule D, a copy of which is attached as Exhibit C  
9 and made a part hereof. A proof of claim filed on June 26, 2009 by  
10 Wells Fargo Bank, NA in the sum of \$191,504.22 encompasses the amount  
11 owed to Wells Fargo Bank, NA for both the Second and Third Deeds of  
12 Trust, a copy of which is attached as Exhibit D and made a part  
13 hereof.

14           7. Wells Fargo Bank, NA is the beneficiary of a Third Deed of  
15 Trust against the property in the principal sum of \$63,796.00, as  
16 evidenced by my Schedule D, a copy of which is attached as Exhibit C  
17 and made a part hereof. A proof of claim filed on June 26, 2009 by  
18 Wells Fargo Bank, NA in the sum of \$191,504.22 encompasses the amount  
19 owed to Wells Fargo Bank, NA for both the Second and Third Deeds of  
20 Trust, a copy of which is attached as Exhibit D and made a part  
21 hereof.

22           I declare under penalty of perjury under the laws of the State of  
23 California that the foregoing is true and correct.

24 Dated: April 19, 2011

/s/ Sigurd Szerlip  
SIGURD SZERLIP